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EXAMINER

LIVERSEDGE, JENNIFER L

ART UNIT PAPER NUMBER

3628

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Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/881,743

Applicant(s)

LANCASTER ET AL.

Examiner

Jennifer Liversedge

Art Unit

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 18 June 2001.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-70 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-70 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☒ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 18 June 2001 is/are: a) ☐ accepted or b) ☒ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☒ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date 8/30/01
- 4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: _____

DETAILED ACTION

Specification

The disclosure is objected to because of the following informalities: page 15, line 3 should read "...be handled by..." instead of "...be handle by...".

Appropriate correction is required.

Drawings

The drawings are objected to as failing to comply with 37 CFR 1.84(p)(5) because they include the following reference character(s) not mentioned in the description: Figure 4B, reference item 480. Corrected drawing sheets in compliance with 37 CFR 1.121(d), or amendment to the specification to add the reference character(s) in the description in compliance with 37 CFR 1.121(b) are required in reply to the Office action to avoid abandonment of the application. Any amended replacement drawing sheet should include all of the figures appearing on the immediate prior version of the sheet, even if only one figure is being amended. Each drawing sheet submitted after the filing date of an application must be labeled in the top margin as either "Replacement Sheet" or "New Sheet" pursuant to 37 CFR 1.121(d). If the changes are not accepted by the examiner, the applicant will be notified and informed of any required corrective action in the next Office action. The objection to the drawings will not be held in abeyance.

Claim Rejections - 35 USC § 112

The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

Claims 48 and 61 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. Claims 48 and 61 recite the limitation "the financial products" in line one of each claim. There is insufficient antecedent basis for this limitation in the claim.

Claim Rejections - 35 USC § 102

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims 1-3, 14, 16-19, 24-25, 34-35, 39-40, 42, 48, 52-53, 55 and 60-69 are rejected under 35 U.S.C. 102(e) as being anticipated by U.S. Patent No. 6,354,490 B1 to Weiss et al. (further referred to as Weiss).

Regarding claim 1, Weiss discloses a method for providing financial products, the financial products including a base product and at least one associated product, the method comprising:

Receiving a request from a customer concerning the base product (column 9, lines 47-65; column 10, lines 32-42);

Gathering customer information in response to the request from the customer, the customer information including a customer's preferences regarding the base product (column 4, lines 61-64; column 6, lines 31-36; column 8, lines 62-64; column 9, lines 6-8);

Determining, based on the customer information, whether predetermined solicitation criteria is satisfied for offering at least one associated product (column 4, lines 64-67; column 5, lines 4-8; column 6, lines 36-40; column 9, lines 10-19; column 12, lines 49-54)

Presenting, if the predetermined solicitation criteria is satisfied, an offer to the customer for the associated product (column 4, line 61 – column 5, line 10; column 6, lines 30-45; column 13, lines 24-26); and

Processing, if the offer is accepted by the customer, an application for the base product and the associated product (column 6, lines 4-50; column 7, line 60 – column 8, line 6; column 8, lines 62-67; column 10, lines 51-59).

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Regarding claim 17, Weiss discloses a system for providing financial products, the financial products including a CD account and a credit card account, the system comprising:

Means for receiving a request from a customer concerning the CD account (column 10, lines 32-59; column 17, lines 3-24);

Means for gathering customer information (column 4, lines 61-64; column 6, lines 31-36; column 8, lines 62-64; column 9, lines 6-8);

Means for generating, in response to the request from the customer, at least one offer for the CD account and the credit card account, the offering including interest rates for the CD account and the credit card account that are adjusted based on the customer information (column 15, lines 57-58; column 17, lines 3-24; column 18, lines 54-65; column 21, lines 36-38);

Means for presenting, to the customer, the offer for the CD account and the credit card account (column 4, line 61 – column 5, line 10; column 6, lines 30-45; column 10, lines 44-59; column 13, lines 24-26; column 17, lines 3-24; column 18, lines 54-65); and

Means for processing an application for the CD account and the credit card account if the offer is accepted by the customer (column 6, lines 4-50; column 7, line 60 – column 8, line 6; column 8, lines 62-67; column 10, lines 51-59; column 17, lines 3-24; column 18, lines 54-65).

Regarding claim 34, Weiss discloses a system for providing financial products, the financial products including a base product and at least one associated product, the system comprising:

Means for receiving a request from a customer concerning the base product (column 9, lines 47-65; column 10, lines 32-42);

Means for gathering customer information, the customer information including credit information for a customer and a customer's preferences concerning the base product (column 4, lines 61-64; column 5, lines 1-10; column 6, lines 31-36; column 8, lines 62-64; column 9, lines 6-24);

An offer determination module that generates, in response to the request from the customer, at least one offer for the base product and an associated product, the offer including rates for the base product and the associated product that are determined based on the gathered customer information (column 4, line 61 – column 5, line 10; column 6, lines 30-45; column 9, lines 10-19; column 12, lines 49-54; column 13, lines 24-26; column 15, lines 57-58; column 17, lines 3-24; column 18, lines 54-65; column 21, lines 36-38).

Regarding claim 48, Weiss discloses a method for providing financial accounts, the financial products including a CD account and a credit card account, the method including:

Gathering information related to a customer, the customer information including credit information for a customer and a customer's preferences concerning the CD

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account (column 4, lines 61-64; column 6, lines 31-36; column 8, lines 62-64; column 9, lines 6-8; column 10, lines 32-59; column 17, lines 3-24);

Generating, using an offer determination module, at least one offer for the CD account and credit card account, each offer including rates for the CD account and the credit card account that are determined based on the gathered customer information (column 15, lines 57-58; column 17, lines 3-24; column 18, lines 54-65; column 21, lines 36-38);

Presenting each offer to the customer for selection (column 4, line 61 – column 5, line 10; column 6, lines 30-45; column 10, lines 44-59; column 13, lines 24-26; column 17, lines 3-24; column 18, lines 54-65); and

Processing, if the offer is accepted by the customer, an application for the CD account and the credit card account corresponding to the selected offer (column 6, lines 4-50; column 7, line 60 – column 8, line 6; column 8, lines 62-67; column 10, lines 51-59; column 17, lines 3-24; column 18, lines 54-65).

Regarding claim 61, Weiss discloses a method for providing financial accounts, the financial products including a first financial account and a second financial account, the method including:

Gathering information related to a customer, the customer information including credit information for a customer and a customer's preferences concerning the first financial account (column 4, lines 61-64; column 6, lines 31-36; column 8, lines 62-64; column 9, lines 6-8; column 10, lines 32-59; column 17, lines 3-24);

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Generating at least one offer for the first financial account combined with the second financial account, each offer including terms for the first financial account and the second financial account that are determined based on the gathered customer information (column 15, lines 57-58; column 17, lines 3-24; column 18, lines 54-65; column 21, lines 36-38);

Presenting each offer to the customer for selection (column 4, line 61 – column 5, line 10; column 6, lines 30-45; column 10, lines 44-59; column 13, lines 24-26; column 17, lines 3-24; column 18, lines 54-65); and

Processing, if the offer is selected by the customer, an application for the first financial account and the second financial account corresponding to the selected offer (column 6, lines 4-50; column 7, line 60 – column 8, line 6; column 8, lines 62-67; column 10, lines 51-59; column 17, lines 3-24; column 18, lines 54-65).

Regarding claims 2, 18, 39 and 52, Weiss discloses the method and system wherein gathering includes presenting a set of questions to the customer to gather the customer information (column 6, lines 30-36; column 9, lines 6-8; column 10, lines 44-64).

Regarding claims 3, 19, 40 and 53, Weiss discloses the method and system wherein the customer information further includes credit information of the customer, and wherein gathering includes accessing a credit bureau to locate the credit

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information of the customer (column 6, lines 30-36; column 9, lines 6-8; column 10, lines 44-64; column 12, lines 49-57).

Regarding claim 14, Weiss discloses the method further comprising processing an application for the base product if the customer rejects the offer for the associated product (column 4, line 67 – column 5, line 4; column 9, lines 10-16; column 10, lines 51-59).

Regarding claim 16, Weiss discloses the method wherein the base product is a CD account and the associated account is a credit card account, and further wherein the customer's preferences include a CD deposit amount and a term of deposit (column 4, lines 34-44; column 7, line 60 – column 8, line 11; column 10, lines 51-59; column 17, lines 3-24; column 18, lines 54-65).

Regarding claim 24, Weiss discloses the system wherein the customer information includes a customer's preferences regarding the CD account, and wherein the generating means comprises means for generating the set of offers for the CD account and the credit card account based on the customer's preferences concerning the CD account (column 10, lines 51-59; column 17, lines 3-24; column 18, lines 54-65).

Regarding claims 25 and 60, Weiss discloses the system wherein the customer's preferences include a CD deposit amount and a term of deposit (column 4, lines 34-44;

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column 7, line 60 – column 8, line 11; column 10, lines 51-59; column 17, lines 3-24; column 18, lines 54-65).

Regarding claim 35, Weiss discloses the system further comprising

Means for presenting, to the customer, the at least one offer for the base product and associated product (column 4, line 61 – column 5, line 10; column 6, lines 30-45; column 10, lines 44-59; column 13, lines 24-26; column 17, lines 3-24; column 18, lines 54-65); and

Means for processing an application for the base product and the associated product if the offer is accepted by the customer (column 6, lines 4-50; column 7, line 60 – column 8, line 6; column 8, lines 62-67; column 10, lines 51-59; column 17, lines 3-24; column 18, lines 54-65).

Regarding claims 42 and 55, Weiss discloses the system and method further comprising means for linking the base product and the associated product or CD account and credit card account such that the funds can be transferred between the base product and the associated product or CD account and credit card account (column 2, lines 19-36 and lines 53-61; column 4, lines 13-26; column 5, lines 33-47).

Regarding claim 62, Weiss discloses the method wherein the first financial account is a financial account for investing (column 2, lines 24-61; column 4, lines 13-

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45; column 7, line 60 – column 8, line 11; column 10, lines 51-59; column 15, lines 22-24).

Regarding claim 63, Weiss discloses the method wherein the first financial account is a savings account, a money market account, a CD account, or a bond (column 2, lines 24-61; column 4, lines 13-45; column 7, line 60 – column 8, line 11; column 10, lines 51-59; column 15, lines 22-24).

Regarding claim 64, Weiss discloses the method wherein the second financial account is a financial account for conducting transactions (column 2, lines 24-61; column 4, lines 13-45; column 7, line 60 – column 8, line 11; column 10, lines 51-59; column 15, lines 22-24).

Regarding claim 65, Weiss discloses the method wherein the second financial account is a checking account, a debit card account, a credit card account, a mortgage or a loan (column 2, lines 24-61; column 4, lines 13-45; column 7, line 60 – column 8, line 11; column 10, lines 51-59; column 15, lines 22-24).

Regarding claim 66, Weiss discloses the method wherein the first financial account is a financial account for conducting transactions (column 2, lines 24-61; column 4, lines 13-45; column 7, line 60 – column 8, line 11; column 10, lines 51-59; column 15, lines 22-24).

Regarding claim 67, Weiss discloses the method where in the first financial account is a checking account, a debit card account, a credit card account, a mortgage or a loan (column 2, lines 24-61; column 4, lines 13-45; column 7, line 60 – column 8, line 11; column 10, lines 51-59; column 15, lines 22-24).

Regarding claim 68, Weiss discloses the method wherein the second financial account is a financial account for investing (column 2, lines 24-61; column 4, lines 13-45; column 7, line 60 – column 8, line 11; column 10, lines 51-59; column 15, lines 22-24).

Regarding claim 69, Weiss discloses the method wherein the second financial account is a savings account, a money market account, a CD account, or a bond (column 2, lines 24-61; column 4, lines 13-45; column 7, line 60 – column 8, line 11; column 10, lines 51-59; column 15, lines 22-24).

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

Claims 4-6 are rejected under 35 U.S.C. 103(a) as being unpatentable over Weiss.

Regarding claims 4-6, Weiss does not specifically disclose the method wherein presenting includes presenting an offer for the base product and the associated product at current market rates, an increased interest rates, and at decreased interest rates. However, it would be obvious to one of ordinary skill in the art that interest rates can be set at current market rates, increased interest rates and decreased interest rates. When establishing financial accounts and establishing credit, etc., it is well known in the industry that interest vary based on many functions, including customer credit bureau information, down payments provided, customer risk of default and credit rating, lenders cost of capital, etc. The motivation for offering current market rates, increased interest rates and decreased interest rates would be based on meeting internal financial objectives while attracting customers to participate in various accounts based on account status and activity.

Claims 7-8, 20, 41, 54 and 70 are rejected under 35 U.S.C. 103(a) as being unpatentable over Weiss in view of U.S. Patent No. 5,950,179 to Buchanan et al. (further referred to as Buchanan).

Regarding claims 7, 41, 54 and 70, Weiss does not disclose the method and system further comprising linking the base product and the associated product or CD account and credit card account or first and second financial accounts such that the base product or CD account or first financial account acts as a security for the associated product or credit card account or second financial account, or the associated product acts as a security for the base product. However, Buchanan discloses the method and system further comprising linking the base product and the associated product or CD account and credit card account or first and second financial accounts such that the base product or CD account or first financial account acts as a security for the associated product or credit card account or second financial account, or the associated product acts as a security for the base product (Abstract; Figure 2; column 1, lines 5-8, lines 13-15, and lines 58-61). It would be obvious to one of ordinary skill in the art to combine the use of a secured product as disclosed by Buchanan with the system of offering linked accounts as disclosed by Weiss, either in the case where the base product acts as a security for the associated product or the associated product acts as a security for the base product. The motivation would be to reduce the amount of risk being assumed by the lender, such that a form of collateral or back-up account would be on hand for securing the overall account of a customer.

Regarding claim 8, Weiss discloses the method wherein the base product is a CD account and the associated product is a credit card account (column 2, lines 31-36; column 4, lines 34-40; column 6, lines 26-30; column 7, line 60 – column 8, line 11; column 10, lines 51-59; column 15, lines 22-24; column 17, lines 3-24). Weiss does not disclose where the credit card is secured. However, Buchanan discloses where the credit card is secured (Abstract; Figure 2; column 1, lines 5-8, lines 13-15, and lines 58-61). It would be obvious to one of ordinary skill in the art to combine the use of a secured credit card as disclosed by Buchanan with the system of offering linked accounts including CDs and credit cards as disclosed by Weiss. The motivation would be to reduce the amount of risk being assumed by the lender, such that a form of collateral or back-up account would be on hand for securing the credit card account of a customer.

Regarding claim 20, Weiss does not disclose the system further comprising means for linking the CD account and the credit card account such that the credit card account acts as a security for the CD product. However, Buchanan discloses the system further comprising means for linking the CD account and the credit card account such that the credit card account acts as a security for the CD product. (Abstract; Figure 2; column 1, lines 5-8, lines 13-15, and lines 58-61). It would be obvious to one of ordinary skill in the art to combine the use of a secured product as disclosed by Buchanan with the system of offering linked accounts as disclosed by Weiss. The

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motivation would be to reduce the amount of risk being assumed by the lender, such that a form of collateral or back-up account would be on hand for securing the overall account of a customer.

Claims 9-13, 15, 21-23, 26-29, 31-33, 36-38, 43-47, 49-51 and 56-59 are rejected under 35 U.S.C. 103(a) as being unpatentable over Weiss, and further in view of U.S. Patent No. 6,324,524 B1 to Lent et al. (further referred to as Lent).

Regarding claim 9, Weiss discloses the method wherein presenting includes presenting a set of offers for the base product and the associated product to the customer (column 2, lines 31-36; column 4, lines 34-40; column 6, lines 26-30; column 7, line 60 – column 8, line 11; column 10, lines 51-59; column 15, lines 22-24; column 17, lines 3-24).

Weiss does not disclose wherein each offer includes a unique combination of rates for the base product and the associated product. However, Lent discloses wherein each offer includes a unique combination of rates for the base product and the associated product (Abstract; Figure 10A; Figure 11; Figure 12; column 2, lines 23-30 and lines 36-43; column 4, lines 45-51).

It would be obvious to one of ordinary skill in the art to combine the use of combinations of rates as disclosed by Lent with the system of offering linked accounts as disclosed by Weiss. The motivation would be that risk reduction methods include varying the terms and conditions of offers based on such factors as customer credit

bureau information, down payments provided, customer risk of default and credit rating. The motivation for offering combinations of rates would be to recognize customers who provide larger down payments, deposit a larger amount of money into a secured account, maintain higher monthly averages in savings accounts, etc. such that a lender can meet internal financial objectives while attracting customers to participate in various accounts based in part on interest rates based on account status and activity.

Regarding claim 10, Weiss discloses the method further comprising processing an application for the base product if the customer rejects the offers for both the base product and the associated product (column 4, line 67 – column 5, line 4; column 9, lines 10-16; column 10, lines 51-59).

Regarding claim 11, Weiss discloses the method further comprising processing, if one of the offers is selected by the customer, an application for the base product and the associated product corresponding to the selected offer (column 4, line 67 – column 5, line 4; column 8, lines 62-67; column 9, lines 10-16; column 10, lines 51-59; column 15, lines 49-53).

Regarding claim 12, Weiss discloses the method further comprising generating the set of offers for the base product and the associated product based on the customer's preferences concerning the base product (column 4, lines 61-67; column 6,

lines 30-40; column 8, lines 62-65; column 9, lines 6-11; column 10, lines 51-59; column 13, lines 24-26; column 15, lines 49-53).

Regarding claim 13, Weiss discloses the method wherein the base product is a CD account and the associated account is a credit card account, and further wherein the customer's preferences include a CD deposit amount and a term of deposit (column 4, lines 34-44; column 7, line 60 – column 8, line 11; column 10, lines 51-59; column 17, lines 3-24; column 18, lines 54-65).

Regarding claim 15, Weiss discloses the method further comprising processing, if one of the offers is selected by the customer, an application for the base product and the associated product in accordance with the offer presented to the customer (column 4, line 67 – column 5, line 4; column 8, lines 62-67; column 9, lines 10-16; column 10, lines 51-59; column 15, lines 49-53).

Regarding claim 21, Weiss discloses the system wherein the presenting means includes means for presenting a set of offers for CD account and the credit card account to the customer (column 2, lines 31-36; column 4, lines 34-40; column 6, lines 26-30; column 7, line 60 – column 8, line 11; column 10, lines 51-59; column 15, lines 22-24; column 17, lines 3-24).

Weiss does not disclose wherein each offer includes a unique combination of rates for the base product and the associated product. However, Lent discloses

wherein each offer includes a unique combination of rates for the base product and the associated product (Abstract; Figure 10A; Figure 11; Figure 12; column 2, lines 23-30 and lines 36-43; column 4, lines 45-51).

It would be obvious to one of ordinary skill in the art to combine the use of combinations of rates as disclosed by Lent with the system of offering linked accounts as disclosed by Weiss. The motivation would be that risk reduction methods include varying the terms and conditions of offers based on such factors as customer credit bureau information, down payments provided, customer risk of default and credit rating. The motivation for offering combinations of rates would be to recognize customers who provide larger down payments, deposit a larger amount of money into a secured account, maintain higher monthly averages in savings accounts, etc. such that a lender can meet internal financial objectives while attracting customers to participate in various accounts based in part on interest rates based on account status and activity.

Regarding claim 22, Weiss discloses the system further comprising means for processing an application for the CD account if the customer rejects the offers for the CD account and the credit card account (column 4, line 67 – column 5, line 4; column 9, lines 10-16; column 10, lines 51-59).

Regarding claim 23, Weiss discloses the system further comprising means for processing, if one of the offers is selected by the customer, an application for the CD account and the credit card account in accordance with the offer selected by the

customer (column 4, line 67 – column 5, line 4; column 8, lines 62-67; column 9, lines 10-16; column 10, lines 51-59; column 15, lines 49-53; column 17, lines 3-24; column 18, lines 54-65).

Regarding claim 26, Weiss discloses a method for providing financial products, the financial products including a CD account and a credit card account, the method comprising:

Receiving a request from a customer concerning the CD account (column 10, lines 32-59; column 17, lines 3-24);

Determining, in response to the request from the customer, a customer's preferences regarding the CD account (column 10, lines 44-59; column 15, lines 57-58; column 17, lines 3-24);

Generating, based on the customer's preferences regarding the CD account, a set of offers for the CD account and the credit card account (column 15, lines 57-58; column 17, lines 3-24; column 18, lines 54-65; column 21, lines 36-38);

Presenting the set of offers to the customer (column 4, line 61 – column 5, line 10; column 6, lines 30-45; column 10, lines 44-59; column 13, lines 24-26; column 17, lines 3-24; column 18, lines 54-65); and

Processing an application for the CD account and the credit card account in accordance with the offer selected by the customer (column 6, lines 4-50; column 7, line 60 – column 8, line 6; column 8, lines 62-67; column 10, lines 51-59; column 17, lines 3-24; column 18, lines 54-65).

Weiss does not disclose wherein each offer includes a unique combination of rates for the CD account and the credit card account. However, Lent discloses wherein each offer includes a unique combination of rates for the base product and the associated product (Abstract; Figure 10A; Figure 11; Figure 12; column 2, lines 23-30 and lines 36-43; column 4, lines 45-51).

It would be obvious to one of ordinary skill in the art to combine the use of combinations of rates as disclosed by Lent with the system of offering linked accounts as disclosed by Weiss. The motivation would be that risk reduction methods include varying the terms and conditions of offers based on such factors as customer credit bureau information, down payments provided, customer risk of default and credit rating. The motivation for offering combinations of rates would be to recognize customers who provide larger down payments, deposit a larger amount of money into a secured account, maintain higher monthly averages in savings accounts, etc. such that a lender can meet internal financial objectives while attracting customers to participate in various accounts based in part on interest rates based on account status and activity.

Regarding claims 27-29, Weiss discloses the method wherein the terms include interest rates applicable to the CD account and the credit card account (column 15, lines 57-58; column 17, lines 3-24; column 18, lines 54-65; column 21, lines 36-38).

Weiss does not specifically disclose wherein presenting includes presenting an offer for CD account and the credit card account at current market rates, an increased interest rates, and at decreased interest rates. However, it would be obvious to one of

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ordinary skill in the art that interest rates can be set at current market rates, increased interest rates and decreased interest rates. When establishing financial accounts and establishing credit, etc., it is well known in the industry that interest vary based on many functions, including customer credit bureau information, down payments provided, customer risk of default and credit rating, lenders cost of capital, etc. The motivation for offering current market rates, increased interest rates and decreased interest rates would be based on meeting internal financial objectives while attracting customers to participate in various accounts based on account status and activity.

Regarding claim 31, Weiss does not disclose the method wherein generating includes consulting a source table for the CD account and the credit card account to determine the terms for the CD account and the credit card account for each offer. However, Lent discloses consulting a source table to determine terms of each offer related to credit card accounts (Abstract; Figure 10A; Figure 11; Figure 12; column 2, lines 23-30 and lines 36-43; column 4, lines 45-51).

It would be obvious to one of ordinary skill in the art to combine the use of source tables for determining offers as disclosed by Lent with the system of offering linked accounts as disclosed by Weiss. The motivation would be to use a tool that is well known in the industry for comparing and organizing data relative to variables and values associated with each other such as to reduce risk and increase security associated with offers.

Regarding claim 32, Weiss discloses the method further comprising processing an application for the CD account if the customer rejects the offers for both the CD account and the credit card account (column 4, line 67 – column 5, line 4; column 9, lines 10-16; column 10, lines 51-59).

Regarding claim 33, Weiss discloses the method wherein the customer's preferences include a CD deposit amount and a term of deposit (column 4, lines 34-44; column 7, line 60 – column 8, line 11; column 10, lines 51-59; column 17, lines 3-24; column 18, lines 54-65).

Regarding claims 36-37 and 49-50, Weiss does not disclose the system or method further comprising a source table for the base or associated product or CD account, the source table for the base or associated product or CD account being segmented into different term ranges and credit score ranges, each term range or credit score segment of the source table corresponding to a set of different rates for the base or associated product or CD account. However, Lent discloses the system or method further comprising a source table for the base or associated product or CD account, the source table for the base or associated product or CD account being segmented into different term ranges and credit score ranges, each term range or credit score segment of the source table corresponding to a set of different rates for the base or associated product or CD account (Abstract; Figure 10A; Figure 11; Figure 12; column 2, lines 23-30 and lines 36-43; column 4, lines 45-51). It would be obvious to one of ordinary skill

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in the art to combine the use of source tables for determining offers as disclosed by Lent with the system of offering linked accounts as disclosed by Weiss. The motivation would be to use a tool that is well known in the industry for comparing and organizing data relative to variables and values associated with each other such as to reduce risk and increase security associated with offers.

Regarding claims 38 and 51, Weiss does not disclose the system or method wherein the offer determination module includes means for consulting a source table to determine the rates for the base product and associated product or CD account and credit card account based on the customer information. However, Lent discloses the system wherein the offer determination module includes means for consulting a source table to determine the rates for the base product and associated product or CD account and credit card account based on the customer information (Abstract; Figure 10A; Figure 11; Figure 12; column 2, lines 23-30 and lines 36-43; column 4, lines 45-51). It would be obvious to one of ordinary skill in the art to combine the use of source tables for determining offers as disclosed by Lent with the system of offering linked accounts as disclosed by Weiss. The motivation would be to use a tool that is well known in the industry for comparing and organizing data relative to variables and values associated with each other such as to reduce risk and increase security associated with offers.

Regarding claim 43, Weiss discloses the system wherein the base product is a CD account and the associated product is a credit card account, and further wherein the

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offer determination module generates a set of offers for the CD account and the credit card account (column 2, lines 31-36; column 4, lines 34-40; column 6, lines 26-30; column 7, line 60 – column 8, line 11; column 10, lines 51-59; column 15, lines 22-24; column 17, lines 3-24; column 18, lines 54-65).

Weiss does not disclose wherein each offer includes a unique combination of rates for the CD account and the credit card account. However, Lent discloses wherein each offer includes a unique combination of rates for the CD account and the credit card account (Abstract; Figure 10A; Figure 11; Figure 12; column 2, lines 23-30 and lines 36-43; column 4, lines 45-51).

It would be obvious to one of ordinary skill in the art to combine the use of combinations of rates as disclosed by Lent with the system of offering linked accounts as disclosed by Weiss. The motivation would be that risk reduction methods include varying the terms and conditions of offers based on such factors as customer credit bureau information, down payments provided, customer risk of default and credit rating. The motivation for offering combinations of rates would be to recognize customers who provide larger down payments, deposit a larger amount of money into a secured account, maintain higher monthly averages in savings accounts, etc. such that a lender can meet internal financial objectives while attracting customers to participate in various accounts based in part on interest rates based on account status and activity.

Regarding claim 44, Weiss discloses the system further comprising means for presenting, to the customer, the set of offers for the CD account and the credit card

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account (column 2, lines 31-36; column 4, lines 34-40; column 6, lines 26-30; column 7, line 60 – column 8, line 11; column 10, lines 51-59; column 15, lines 22-24; column 17, lines 3-24; column 18, lines 54-65).

Regarding claim 45, Weiss discloses the system further comprising means for processing an application for the CD account if the customer rejects the offers for the CD account and the credit card account (column 4, line 67 – column 5, line 4; column 9, lines 10-16; column 10, lines 51-59).

Regarding claim 46, Weiss discloses the system further comprising means for processing, if one of the offers is selected by the customer, an application for the CD account and the credit card account in accordance with the offer selected by the customer (column 4, line 67 – column 5, line 4; column 9, lines 10-16; column 10, lines 51-59; column 17, lines 3-24; column 18, lines 54-65).

Regarding claim 47, Weiss discloses the system wherein the customer's preferences include a CD deposit amount and a term of deposit (column 4, lines 34-44; column 7, line 60 – column 8, line 11; column 10, lines 51-59; column 17, lines 3-24; column 18, lines 54-65).

Regarding claim 56, Weiss discloses the method wherein generating includes generating, using the offer determination module, a set of offers for the CD account and

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the credit card account (column 2, lines 31-36; column 4, lines 34-40; column 6, lines 26-30; column 7, line 60 – column 8, line 11; column 10, lines 51-59; column 15, lines 22-24; column 17, lines 3-24; column 18, lines 54-65).

Weiss does not disclose wherein each offer includes a unique combination of rates for the CD account and the credit card account. However, Lent discloses wherein each offer includes a unique combination of rates for the CD account and the credit card account (Abstract; Figure 10A; Figure 11; Figure 12; column 2, lines 23-30 and lines 36-43; column 4, lines 45-51).

It would be obvious to one of ordinary skill in the art to combine the use of combinations of rates as disclosed by Lent with the system of offering linked accounts as disclosed by Weiss. The motivation would be that risk reduction methods include varying the terms and conditions of offers based on such factors as customer credit bureau information, down payments provided, customer risk of default and credit rating. The motivation for offering combinations of rates would be to recognize customers who provide larger down payments, deposit a larger amount of money into a secured account, maintain higher monthly averages in savings accounts, etc. such that a lender can meet internal financial objectives while attracting customers to participate in various accounts based in part on interest rates based on account status and activity.

Regarding claim 57, Weiss discloses the method further comprising presenting, to the customer, the set of offers for the CD account and the credit card account (column 2, lines 31-36; column 4, lines 34-40; column 6, lines 26-30; column 7, line 60 –

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column 8, line 11; column 10, lines 51-59; column 15, lines 22-24; column 17, lines 3-24; column 18, lines 54-65).

Regarding claim 58, Weiss discloses the method further comprising processing an application for the CD account only if the customer rejects the offers for both the CD account and the credit card account (column 4, line 67 – column 5, line 4; column 9, lines 10-16; column 10, lines 51-59).

Regarding claim 59, Weiss discloses the method further comprising processing, if one of the offers is selected by the customer, an application for the CD account and the credit card account in accordance with the offer selected by the customer (column 4, line 67 – column 5, line 4; column 9, lines 10-16; column 10, lines 51-59; column 17, lines 3-24; column 18, lines 54-65).

Claim 30 is rejected under 35 U.S.C. 103(a) as being unpatentable over Weiss and Lent as applied to claim 26 above, and further in view of Buchanan.

Regarding claim 30, neither Weiss nor Lent disclose the method further comprising linking the CD account and the credit card account such that the CD account acts as a security for the credit card account. However, Buchanan discloses the method further comprising linking the CD account and the credit card account such that the CD account acts as a security for the credit card account (Abstract; Figure 2;

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column 1, lines 5-8, lines 13-15, and lines 58-61). It would be obvious to one of ordinary skill in the art to combine the use of a secured product as disclosed by Buchanan with the system of offering linked accounts as disclosed by Weiss and Lent. The motivation would be to reduce the amount of risk being assumed by the lender, such that a form of collateral or back-up account would be on hand for securing the overall account of a customer.

Conclusion

Any inquiry concerning this communication should be directed to Jennifer Liversedge whose telephone number is 571-272-3167. The examiner can normally be reached on Monday – Friday, 8:30 – 5 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Sam Sough can be reached at 571-272-6799. The fax number for the organization where the application or proceeding is assigned is 571-273-8300.

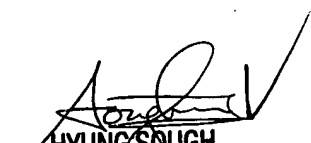
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Jennifer Liversedge

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Examiner

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